

United States Bankruptcy Court  
Central District of California

In re:  
Brian Joseph Barber  
Kristina Ann Barber  
Debtors

Case No. 17-20069-WJ  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0973-6

User: admin  
Form ID: 318a

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Mar 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2018.

db/jdb  
cr +Brian Joseph Barber, Kristina Ann Barber, 6238 Autumnwood Dr, Riverside, CA 92505-2296  
+Freedom Mortgage Corporation, 2112 Business Center Drive Second Floor,  
Irvine, CA 92612-7135  
38219702 Equifax, PO Box 740241, Atlanta, GA 30374-0241  
38219703 +Equifax, PO Box 144717, Orlando, FL 32814-4717  
38219704 Equifax Info Services LLC, Box 740256, Atlanta, GA 30374-0256  
38219706 Experian, NCAC, PO Box 9556, Allen, TX 75013  
38219707 Experian, NCAC, PO Box 9556, Allen, TX 75013-9556  
38219708 Experian, Profile Management, PO Box 9558, Allen, TX 75013-9558  
38219705 Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
38219709 +F&S Investment Properties, c/o Aphection Inc., 2650 Leonis Blvd,  
Los Angeles, CA 90058-2204  
38219710 +Fedloan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
38219711 +First Data Merchant, 4000 Coral Ridge Dr C-230, Coral Spgs, FL 33065-7614  
38219714 +Freedom Mortgage, 907 Pleasant Valle Ste 3, Mount Laurel, NJ 08054-1210  
38219724 +Navient, 123 Justison Street, 3rd floor, Wilmington, DE 19801-5360  
38219736 +Trans Union Corporation, Attn: Public Records Department, 555 W Adams St.,  
Chicago, IL 60661-3631  
38219737 +TransUnion Consumer Relations, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QKTANDERSON.COM Mar 20 2018 06:28:00 Karl T Anderson (TR),  
340 South Farrell Drive, Suite A210, Palm Springs, CA 92262-7932  
smg EDI: EDD.COM Mar 20 2018 06:28:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Mar 20 2018 06:28:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
P.O. Box 2952, Sacramento, CA 95812-2952  
cr +EDI: AISACG.COM Mar 20 2018 06:28:00 BMW Bank of North America, c/o AIS Portfolio Servi,  
P.O. Box 165028, Irving, TX 75016-5028  
cr +EDI: AISACG.COM Mar 20 2018 06:28:00 BMW Financial Services NA, LLC, c/o AIS Portfolio,  
P.O. Box 165028, Irving, TX 75016-5028  
cr E-mail/Text: tidewaterlegalebn@twcs.com Mar 20 2018 02:32:56 Tidewater Finance Company,  
P.O. Box 13306, Chesapeake, VA 23325  
38219697 +EDI: BMW.COM Mar 20 2018 06:28:00 Alpha Financial Service, Po Box 3608,  
Dublin, OH 43016-0306  
38219698 +E-mail/Text: bankruptcy@bbandt.com Mar 20 2018 02:33:03 BB&T, Po Box 1704,  
Clemmons, NC 27012-1704  
38219699 EDI: BMW.COM Mar 20 2018 06:28:00 Bmw Financial Services, Po Box 3608, Dublin, OH 43016  
38219700 +EDI: CAPITALONE.COM Mar 20 2018 06:28:00 Capital One Bank Usa, Po Box 30281,  
Salt Lake City, UT 84130-0281  
38219701 EDI: DISCOVER.COM Mar 20 2018 06:28:00 Discover Fincl Svc Llc, Po Box 15316,  
Wilmington, DE 19850  
38219713 EDI: CALTAX.COM Mar 20 2018 06:28:00 Franchise Tax Board, PO Box 942867,  
Sacramento, CA 94267-0001  
38219712 EDI: CALTAX.COM Mar 20 2018 06:28:00 Franchise Tax Board, Bankruptcy Section MS A340,  
PO Box 2952, Sacramento, CA 95812-2952  
38219715 +EDI: RMSC.COM Mar 20 2018 06:28:00 Gecrb/Polaris Consumer, Po Box 965073,  
Orlando, FL 32896-5073  
38219719 EDI: IRS.COM Mar 20 2018 06:28:00 Internal Revenue Service,  
Centralized Insolvency Operation, Po Box 21126, Philadelphia, PA 19114-0326  
38219720 EDI: JEFFERSONCAP.COM Mar 20 2018 06:28:00 Jefferson Capital System, 16 Mcleland Rd,  
Saint Cloud, MN 56303  
38219722 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Mar 20 2018 02:34:45  
JH Portfolio Debt Equiti, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
38219723 EDI: MID8.COM Mar 20 2018 06:28:00 Midland Funding LLC, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
38219726 EDI: PRA.COM Mar 20 2018 06:28:00 Portfolio Recovery, 120 Coroporate Blvd Ste 100,  
Norfolk, VA 23502  
38219730 +E-mail/Text: BANKRUPTCY@SCHOOLSFIRSTFCU.ORG Mar 20 2018 02:34:07 Schools First Fcu,  
Po Box 11547, Santa Ana, CA 92711-1547  
38219731 +E-mail/Text: bankruptcy@bbandt.com Mar 20 2018 02:33:13 Sheffield Financial Corp,  
Po Box 1847, Wilson, NC 27894-1847  
38219732 +EDI: RMSC.COM Mar 20 2018 06:28:00 Syncb/Amazon PLCC, Po Box 965015,  
Orlando, FL 32896-5015  
38219733 +EDI: RMSC.COM Mar 20 2018 06:28:00 Syncb/Care Credit, Po Box 965036,  
Orlando, FL 32896-5036  
38219734 E-mail/Text: tidewaterlegalebn@twcs.com Mar 20 2018 02:32:56 Tidewater Finance Company,  
6520 Indian River Rd, Virginia Beach, VA 23464  
38219735 EDI: TFSR.COM Mar 20 2018 06:28:00 Toyota Motor Credit Corp, 5005 N River Blvd Ne,  
Cedar Rapids, IA 52411  
38219738 EDI: WFFC.COM Mar 20 2018 06:28:00 Wells Fargo Card Services, PO Box 14517,  
Des Moines, IA 50306-3517

TOTAL: 26

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BMW Bank of North America  
intp Courtesy NEF  
38219716\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Insolvency I Stop 5022,  
300 N Los Angeles St Ste 4062, Los Angeles, CA 90012-3313)  
38219717\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 21126,  
Philadelphia, PA 19114-0326)  
38219718\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 660002, Dallas, TX 75266-0002)  
38219721\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital System, 16 Mclelland Rd, Saint Cloud, MN 56303)  
38219725\* +Navient, 123 Justison Street, 3rd floor, Wilmington, DE 19801-5360  
38219727\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502)  
38219728\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502)  
38219729\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502)

TOTALS: 2, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

Bhagwati Barot on behalf of Creditor BMW Bank of North America, c/o AIS Portfolio Services,  
LP bbarot@aissolution.com  
Bhagwati Barot on behalf of Creditor BMW Financial Services NA, LLC, c/o AIS Portfolio  
Services, LP bbarot@aissolution.com  
Bret D. Allen on behalf of Creditor BMW Bank of North America ca.ecf@bretallen.com,  
bankruptcy@bretallen.com  
Christina J O on behalf of Creditor Freedom Mortgage Corporation christinao@mclaw.org,  
CACD\_ECF@mclaw.org  
Karl T Anderson (TR) edansie@hotmail.com, kanderson@ecf.epiqsystems.com  
Scott Kosner on behalf of Debtor Brian Joseph Barber tyson@tysonfirm.com  
Scott Kosner on behalf of Joint Debtor Kristina Ann Barber tyson@tysonfirm.com  
Stacey Lynne Jones on behalf of Creditor Tidewater Finance Company tidewaterlegal@twcs.com  
United States Trustee (RS) ustpreion16.rs.ecf@usdoj.gov  
Valerie Smith on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Brian Joseph Barber</b>	Social Security number or ITIN	<b>xxx-xx-0087</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Kristina Ann Barber</b>	Social Security number or ITIN	<b>xxx-xx-0542</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Central District of California</b>			
Case number: <b>6:17-bk-20069-WJ</b>			

**Order of Discharge – Chapter 7**

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**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian Joseph Barber

Kristina Ann Barber

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 3/19/18

Debtor 2 Discharge Date: 3/19/18

**Dated:** 3/19/18

**By the court:** Wayne E. Johnson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**